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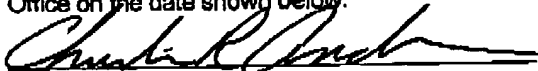
FORMAL SUBMISSION OF:

- 1) Amendment in Response to
Non-Final Office Action.

Title:	MAXIMUM BENEFIT ROUTING
Serial No.	09/847,256
Filing Date:	May 2, 2001
First Named Inventor:	Joshua BERS
Atty. No.	00-4037 RCE 1

CERTIFICATE OF FACSIMILE TRANSMISSION

I hereby certify that the above-referenced documents are facsimile transmitted to the Patent and Trademark Office on the date shown below:


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